

**Midland Funding Class Action: Important Notice  
Ordered by the United States District Court**

Dear Consumer:

It has come to the attention of the federal court that you may have received a letter or other communication from the Virginia law firm Consumer Litigation Associates, discussing a proposed nationwide federal court settlement brought on behalf of consumers who were defendants in debt collection lawsuits brought by Midland. The fairness of the proposed settlement is presently being considered by United States District Judge David A. Katz in Toledo, Ohio.

Judge Katz has determined that these communications from Consumer Litigation Associates may have confused consumers about the settlement and their options for participating in the class recovery or excluding themselves from the class. Judge Katz is also concerned that the communications from Consumer Litigation Associates may have led you to believe that these communications were the court-approved class notice.

As a result of Consumer Litigation Associates' communications, you may have excluded yourself from the settlement (opted-out). Judge Katz has decided that you will have another opportunity to elect whether to remain in or exclude yourself from the class. The court-approved class notice is enclosed. You now have the following options:

**If you wish to exclude yourself from the settlement, you must do one of the following no later than July 1, 2011:**

- a. Complete the enclosed postcard Claim Form. Place a checkmark next to the statement, "I do not want to be included in the class." Mail the signed and completed postcard to the Class Administrator.
- b. Send a letter by mail stating that you want to be excluded from *Midland Funding, LLC v. Andrea Brent v. Midland Credit Management, Inc.* Case No. 3:08-cv-01434; Case No. 3:11-cv-0096; Case No. 3:10-cv-0091 (N.D. Ohio). Be sure to include your name, address, telephone number, and your signature. You must mail your exclusion request so that it is **postmarked no later than July 1, 2011** to the following address:

Brent v Midland Class Administrator - Exclusions  
c/o Class Action Administration, Inc.  
PO Box 6848  
Broomfield, CO 80021

**If you wish to be a part of the settlement and receive a portion of the class recovery, you must do the following no later than July 1, 2011:**

You must return a completed and signed postcard claim form enclosed with this notice in order to receive a cash payment from the Settlement Fund. You can also file online at [www.BrentSettlement.com](http://www.BrentSettlement.com).

**If you do nothing:**

By doing nothing you will still be bound by the terms of the settlement agreement and any order the Court issues, but you will NOT receive a cash payment.

If you have questions about the federal settlement and the claims process, please call the Claims Administrator toll free at 1-888-207-0454 or contact the Claims Administrator at [www.brentsettlement.com](http://www.brentsettlement.com). The Claims Administrator will answer administrative questions and direct substantive questions to class counsel in the federal lawsuit.

/s/ Class Administrator